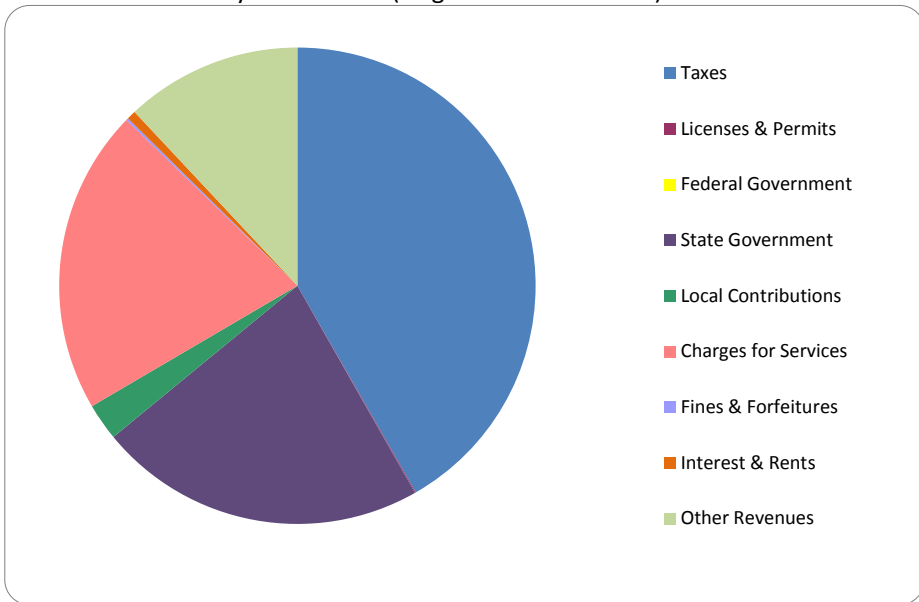


CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of Harbor Beach (322020)

REVENUES

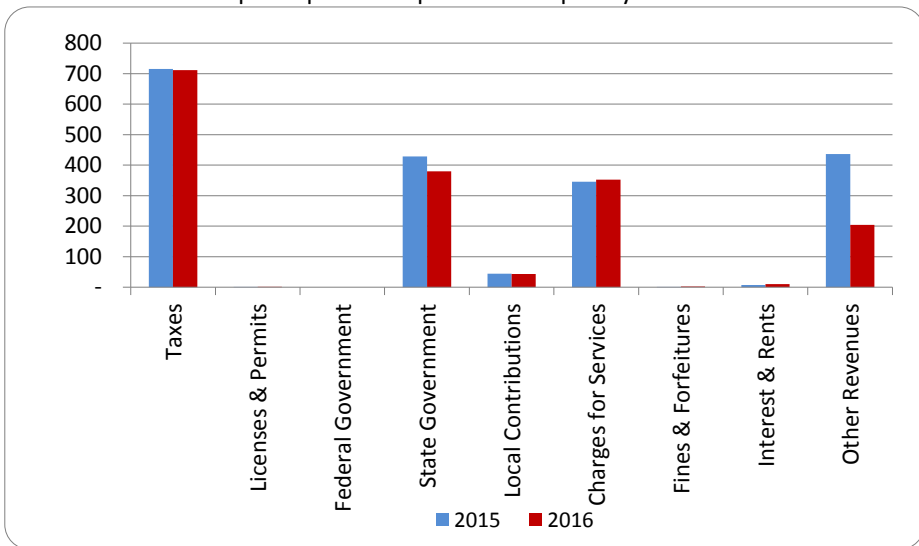
1. Where our money comes from (all governmental funds)



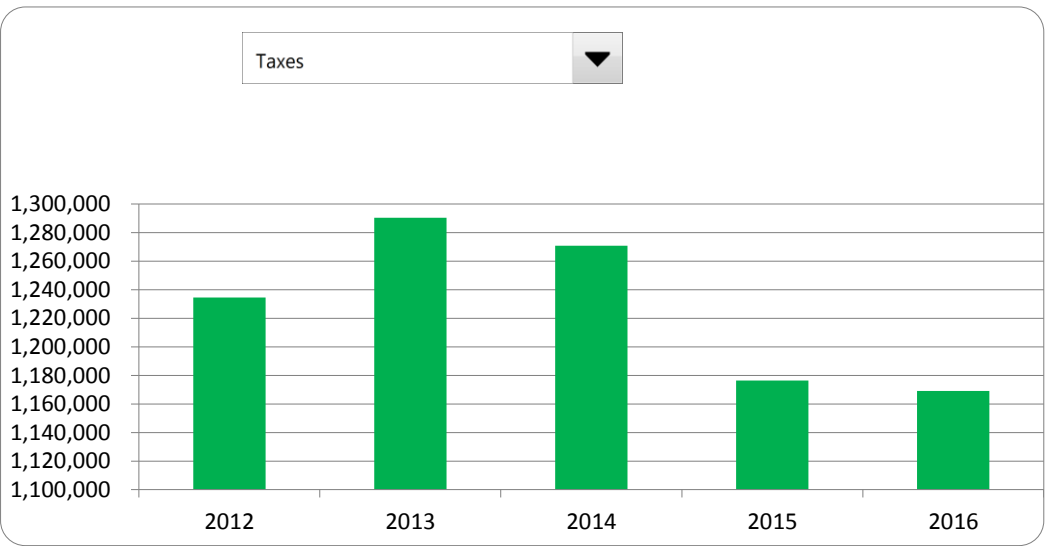
2. Compared to the prior year

	<u>2015</u>	<u>2016</u>	<u>% change</u>
Taxes	\$ 1,176,280	\$ 1,169,001	-0.62%
Licenses & Permits	450	1,800	300.00%
Federal Government	-	-	N/A
State Government	704,338	624,103	-11.39%
Local Contributions	72,304	70,396	-2.64%
Charges for Services	568,663	579,788	1.96%
Fines & Forfeitures	1,399	4,148	196.50%
Interest & Rents	11,825	17,301	46.31%
Other Revenues	716,797	335,808	-53.15%
Total Revenues	\$ 3,252,056	\$ 2,802,345	-13.83%

3. Revenue sources per capita - compared to the prior year



4. Historical trends of individual sources



Commentary:

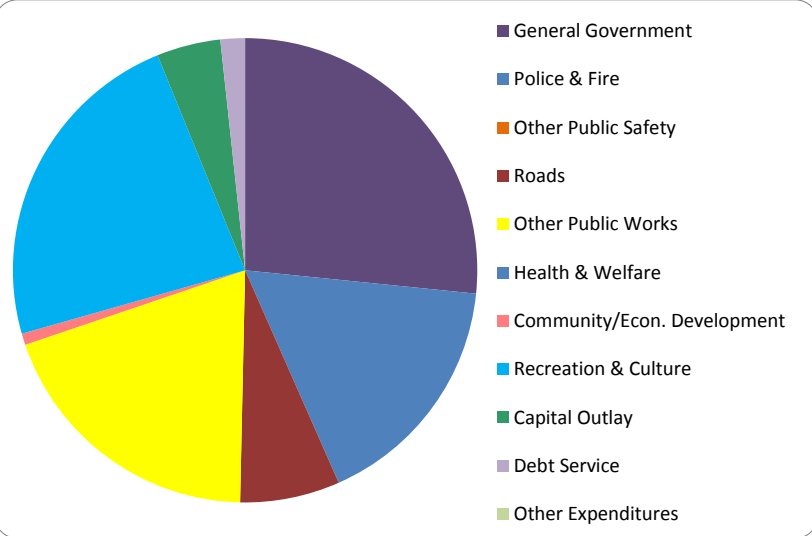
For more information on our unit's finances, contact Jennifer Capling at 989-479-3363.

CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of Harbor Beach (322020)

EXPENDITURES

1. Where we spend our money (all governmental funds)

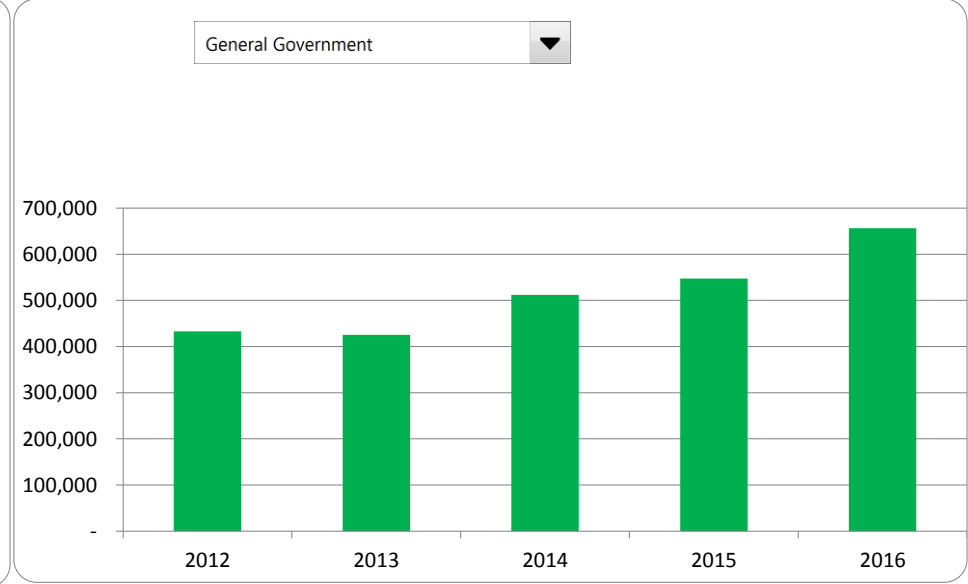
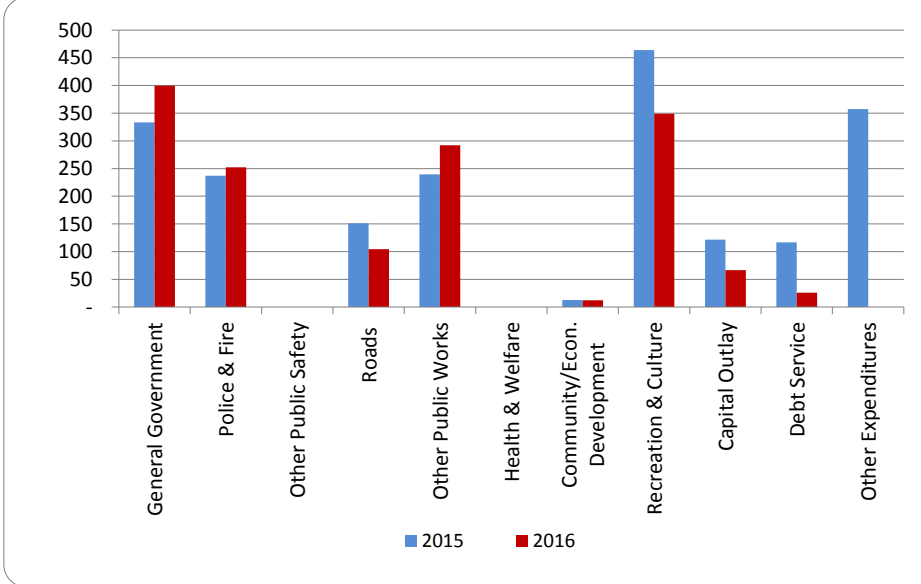
2. Compared to the prior year



	2015	2016	% change
General Government	\$ 547,661	\$ 656,670	19.90%
Police & Fire	389,545	414,370	6.37%
Other Public Safety	-	-	N/A
Roads	248,116	171,501	-30.88%
Other Public Works	394,105	480,333	21.88%
Health & Welfare	-	-	N/A
Community/Econ. Development	20,323	19,590	-3.61%
Recreation & Culture	763,058	573,863	-24.79%
Capital Outlay	199,913	109,705	-45.12%
Debt Service	192,221	42,176	-78.06%
Other Expenditures	587,536	-	-100.00%
Total Expenditures	\$ 3,342,478	\$ 2,468,208	-26.16%

3. Spending per capita - compared to the prior year

4. Historical trends of individual departments:

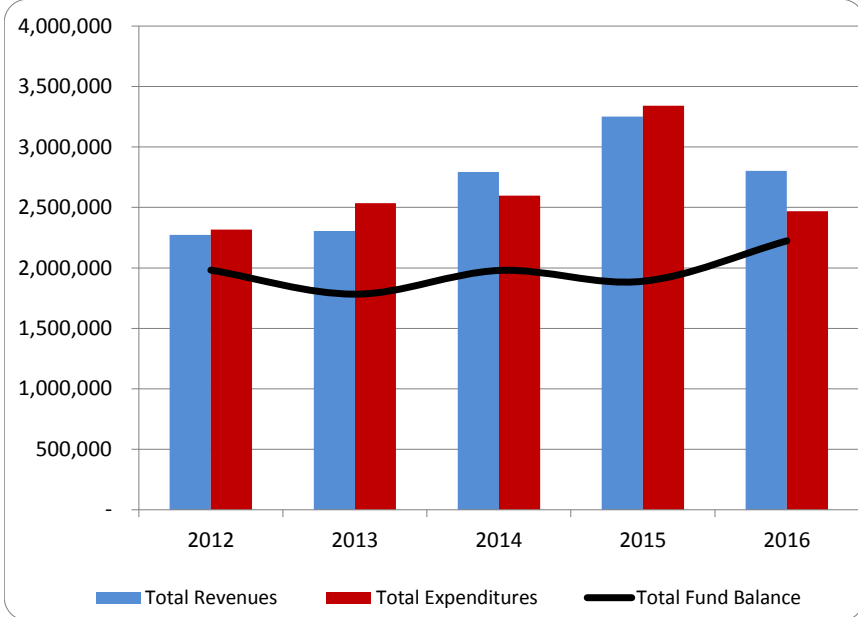


Commentary:

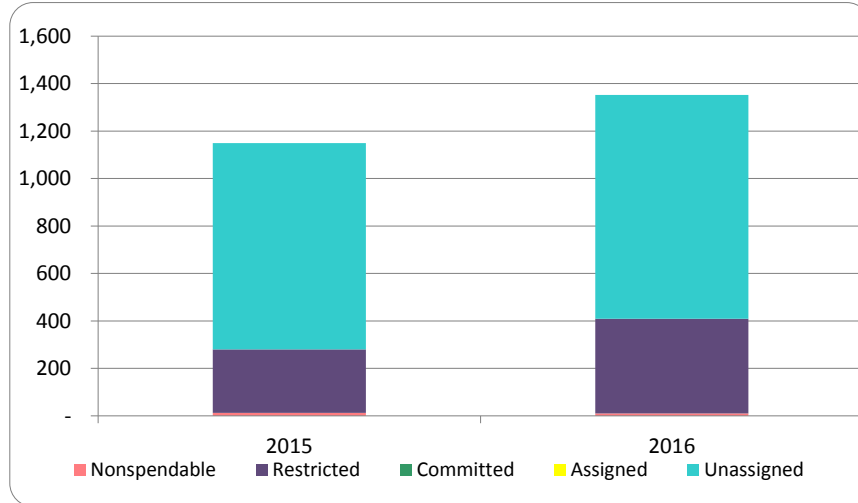
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CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of Harbor Beach (322020)

1. How have we managed our governmental fund resources (fund balance)?



3. Fund balance per capita - compared to the prior year

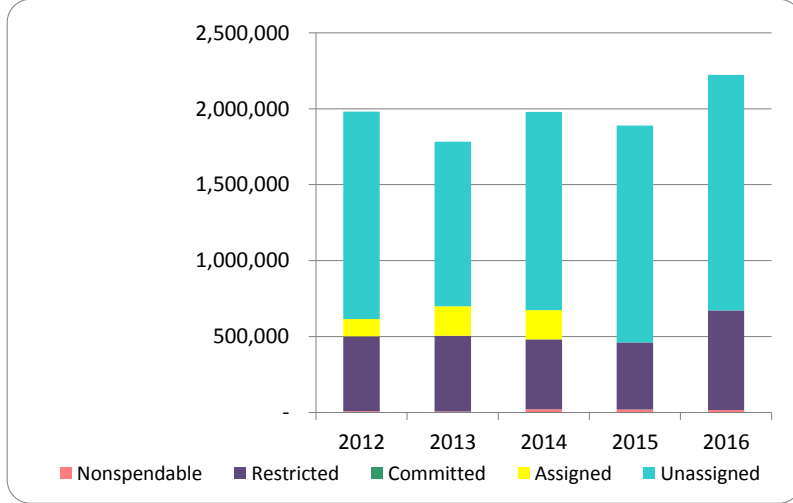


FINANCIAL POSITION

2. Compared to the prior year

	2015	2016	% change
Revenue	3,252,056	2,802,345	-13.83%
Expenditures	3,342,478	2,468,208	-26.16%
Surplus (shortfall)	(90,422)	334,137	-469.53%
Fund balance, by component:			
Nonspendable	20,524	16,839	-17.95%
Restricted	440,144	656,250	49.10%
Committed	-	-	N/A
Assigned	-	-	N/A
Unassigned	1,428,999	1,550,715	8.52%
total fund balance	1,889,667	2,223,804	17.68%

4. Historical trends of individual components



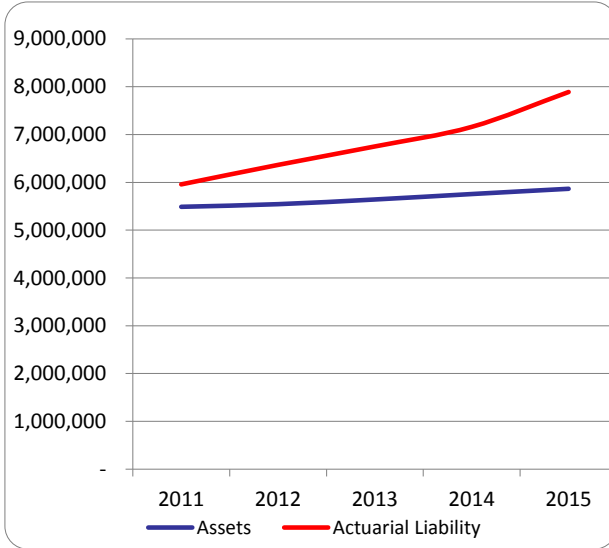
Commentary:

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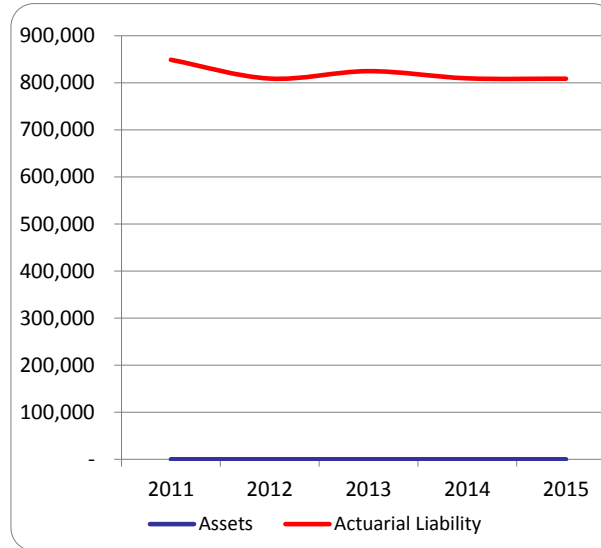
CITIZEN'S GUIDE TO LOCAL UNIT FINANCES - City of Harbor Beach (322020)

OTHER LONG TERM OBLIGATIONS

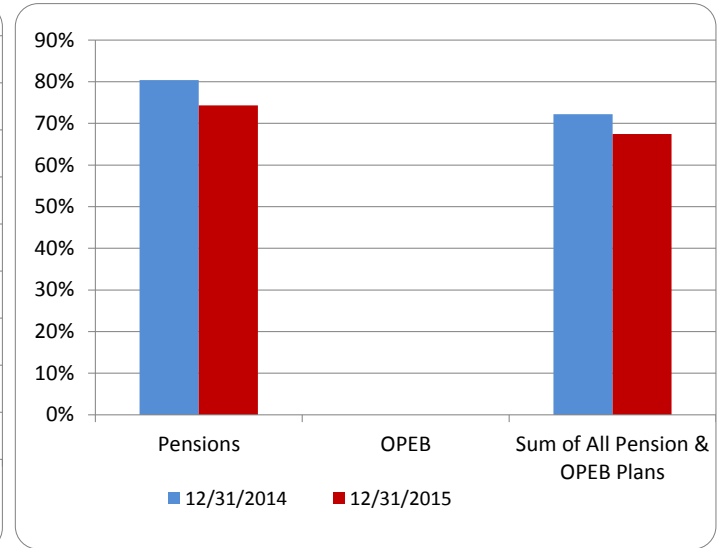
1. Pension funding status



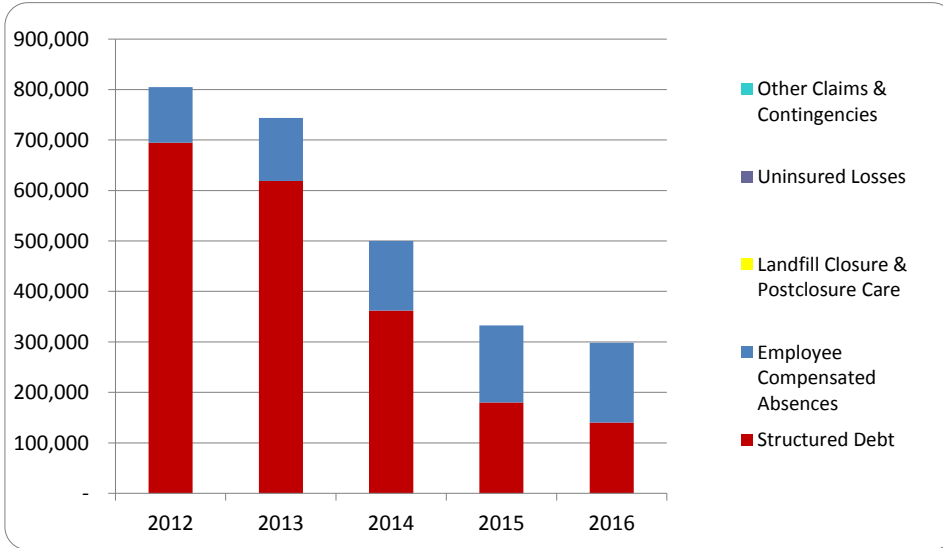
2. Retiree Health care funding status



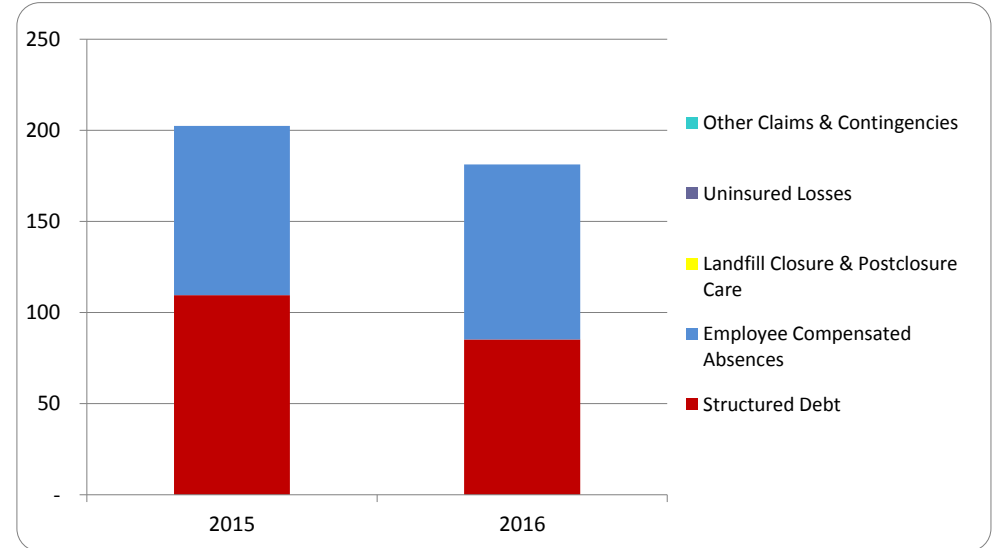
3. Percent funded - compared to the prior year



4. Long Term Debt obligations:



5. Debt & other long term obligations per capita - compared to the prior year



Commentary: